



Order Filed on February 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In re:

UNIT ARAT

Case No. 19-20673

Chapter: 13

Hearing Date: February 6, 2020

Judge: Hon. Vincent F. Papalia

LOSS MITIGATION ORDER

The relief set forth on the following pages numbered 2 and 3 is hereby **ORDERED**.

DATED: February 13, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor(s): Umit Arat
Case No.: 19-20673-VFP - Chapter 13
Caption: Loss Mitigation Order

THIS MATTER being opened to the Court by Goldman & Beslow, LLC, attorneys for the debtor, David G. Beslow, Esq., appearing, and this Court having considered the argument of counsel and good cause appearing, and there being no opposition; it is hereby

ORDERED that this Order concerns the following:

Property: 175 West 2nd Street, Clifton, New Jersey 07011
Creditor: Caliber Home Loans

- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's Loss Mitigation Program and Procedures (LMP).
- The Loss Mitigation process shall terminate on 5/12/2020 (~~90 days from the date of the entry of this order~~), unless an *Application for Extension or Early Termination of the Loss Mitigation Period* is filed under Section IX.B. of the LMP).
- The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount of \$1,846.87 on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.B of the LMP and to obtain relief from the stay.
- Extension o early termination of the LMP may be request as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation if terminated effective on the date of the order of dismissal.
- The parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period.
- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.

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- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.